

Figure 1

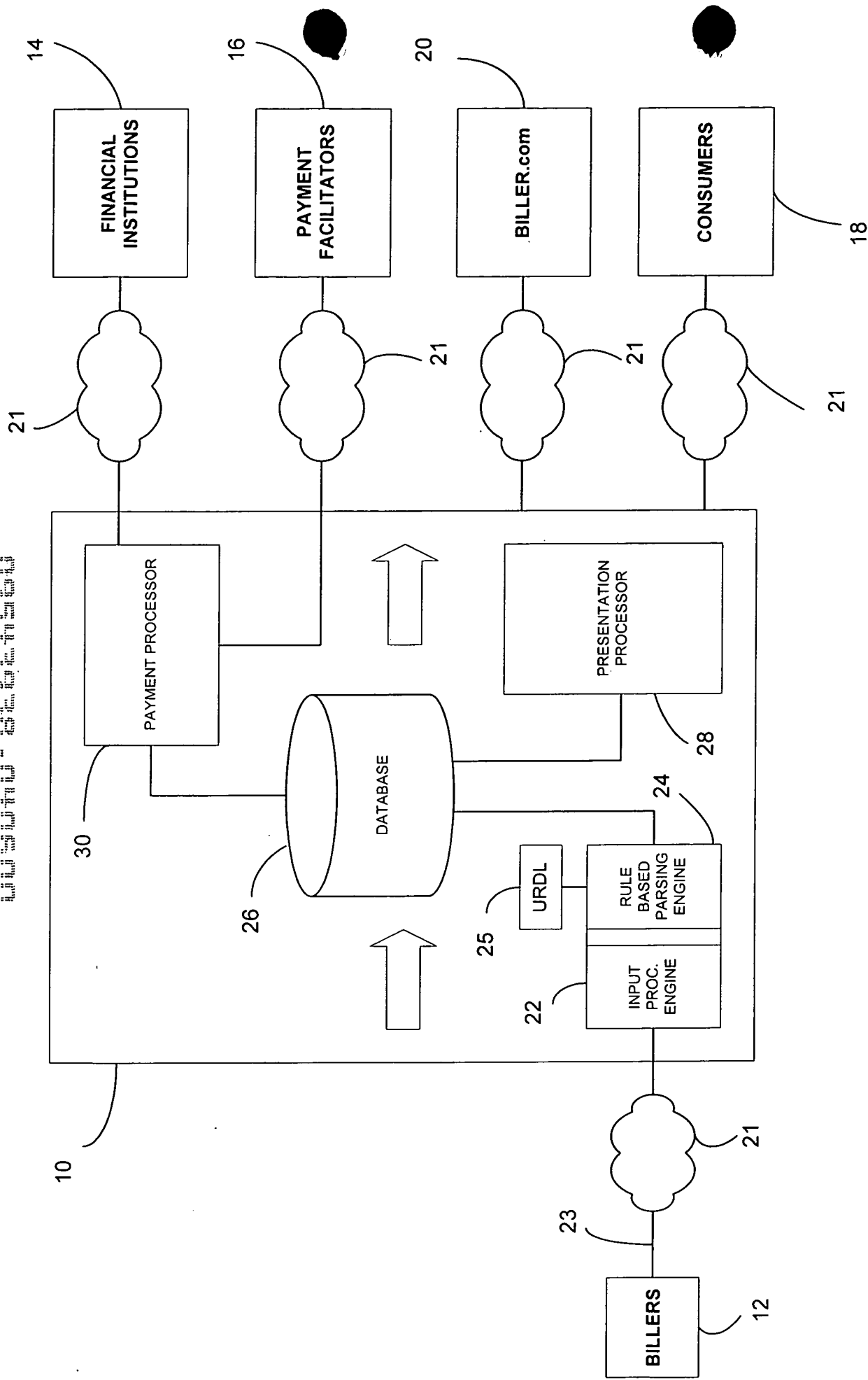


Figure 2

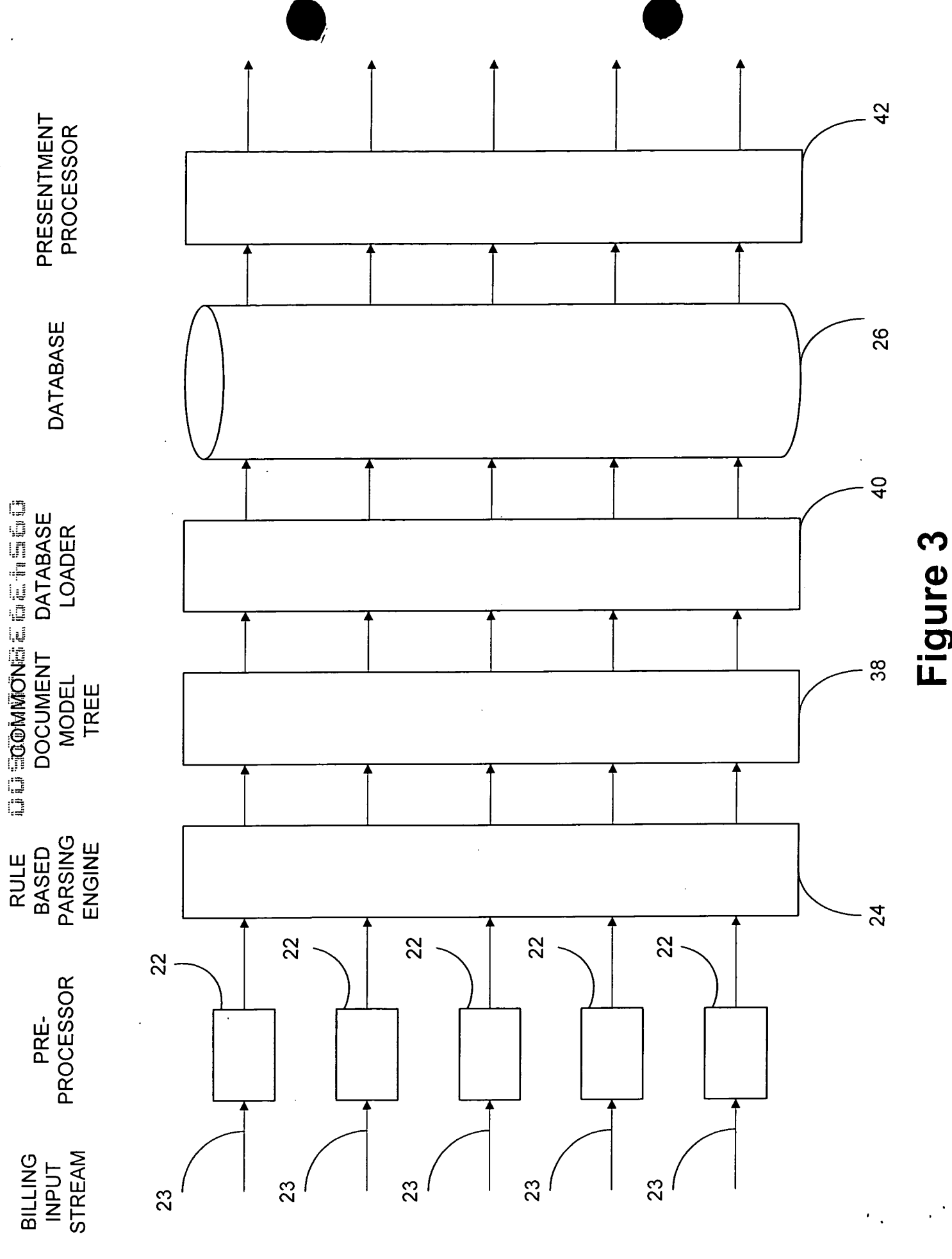


Figure 3

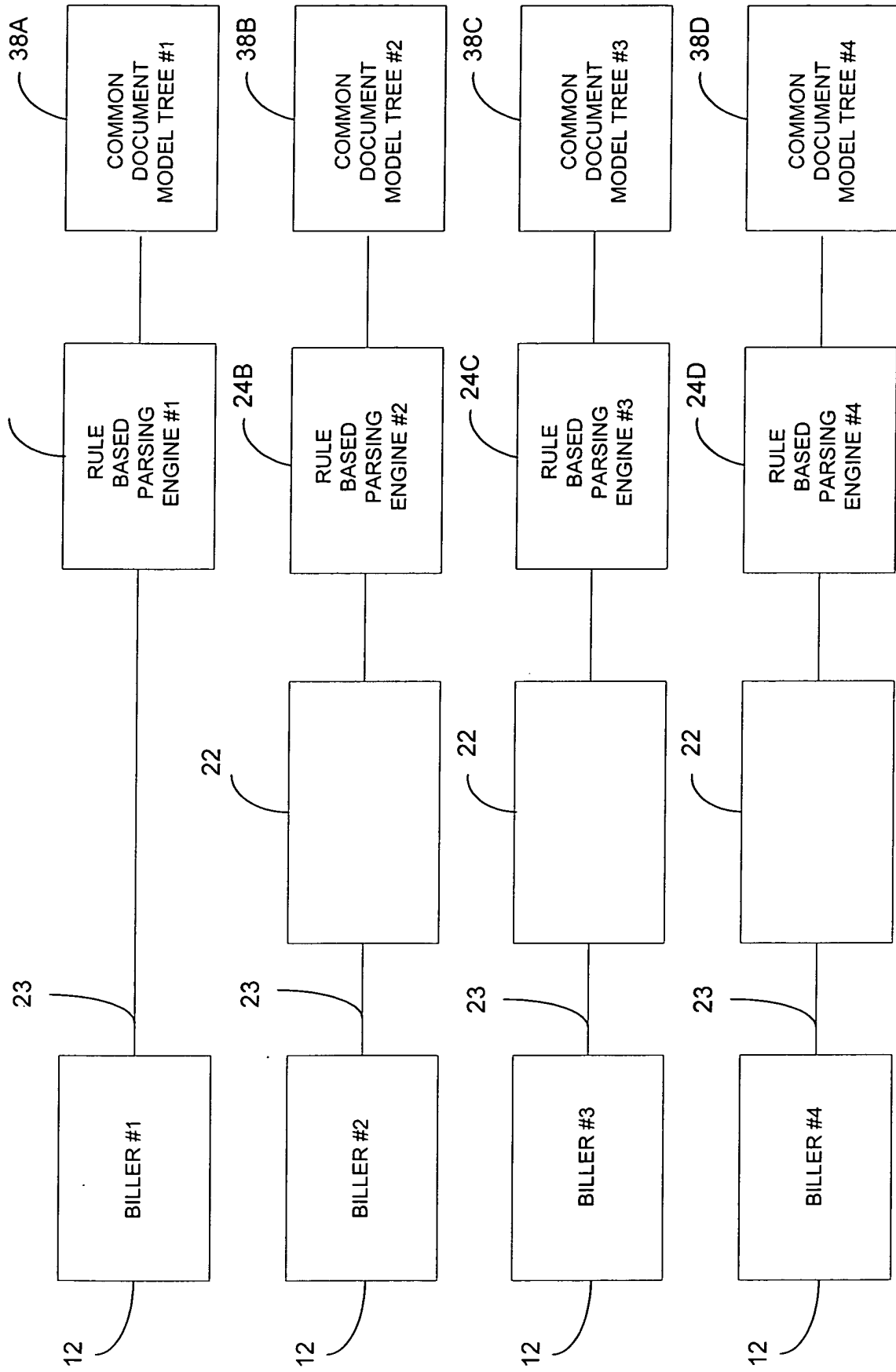


Figure 4

Downloaded from

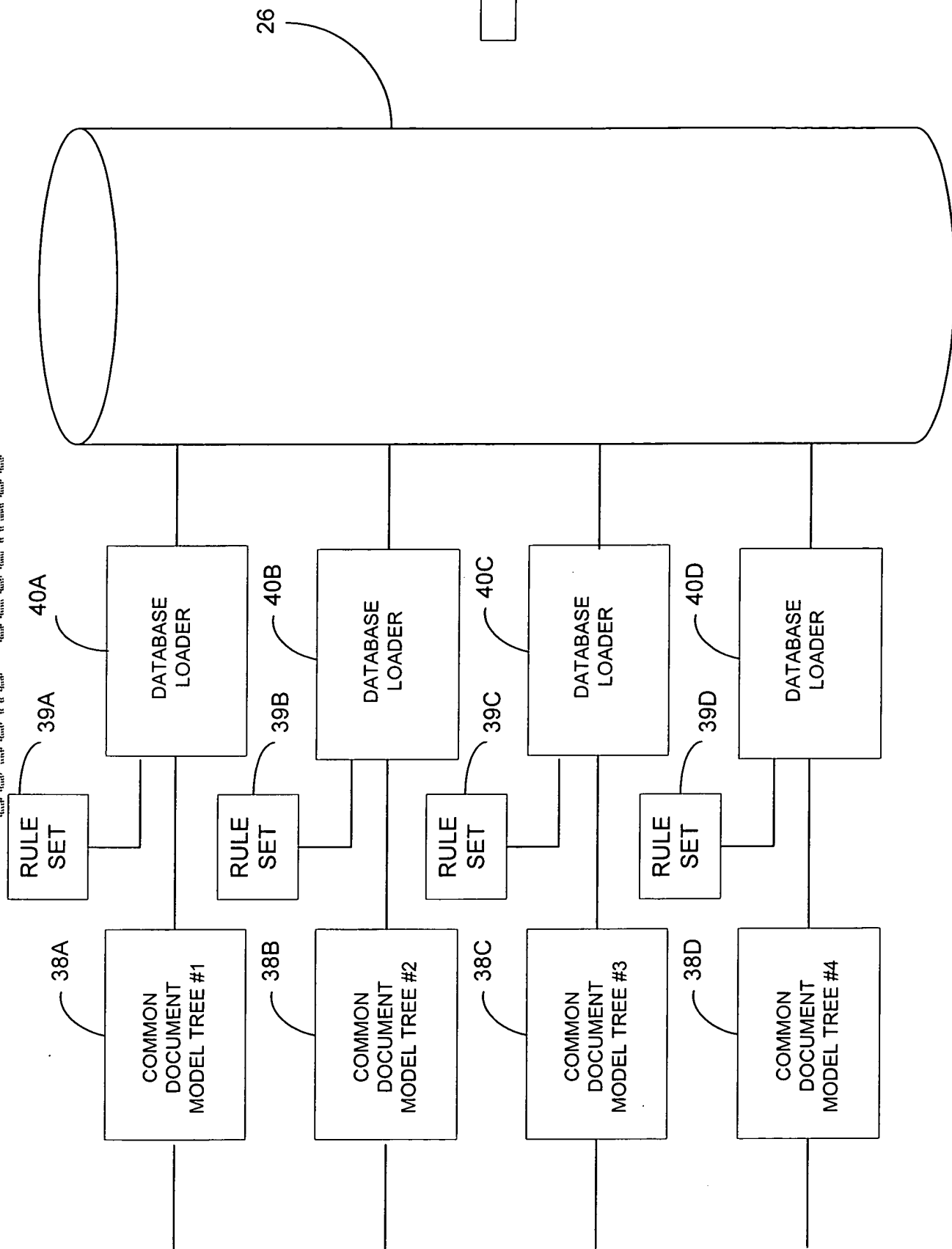


Figure 5

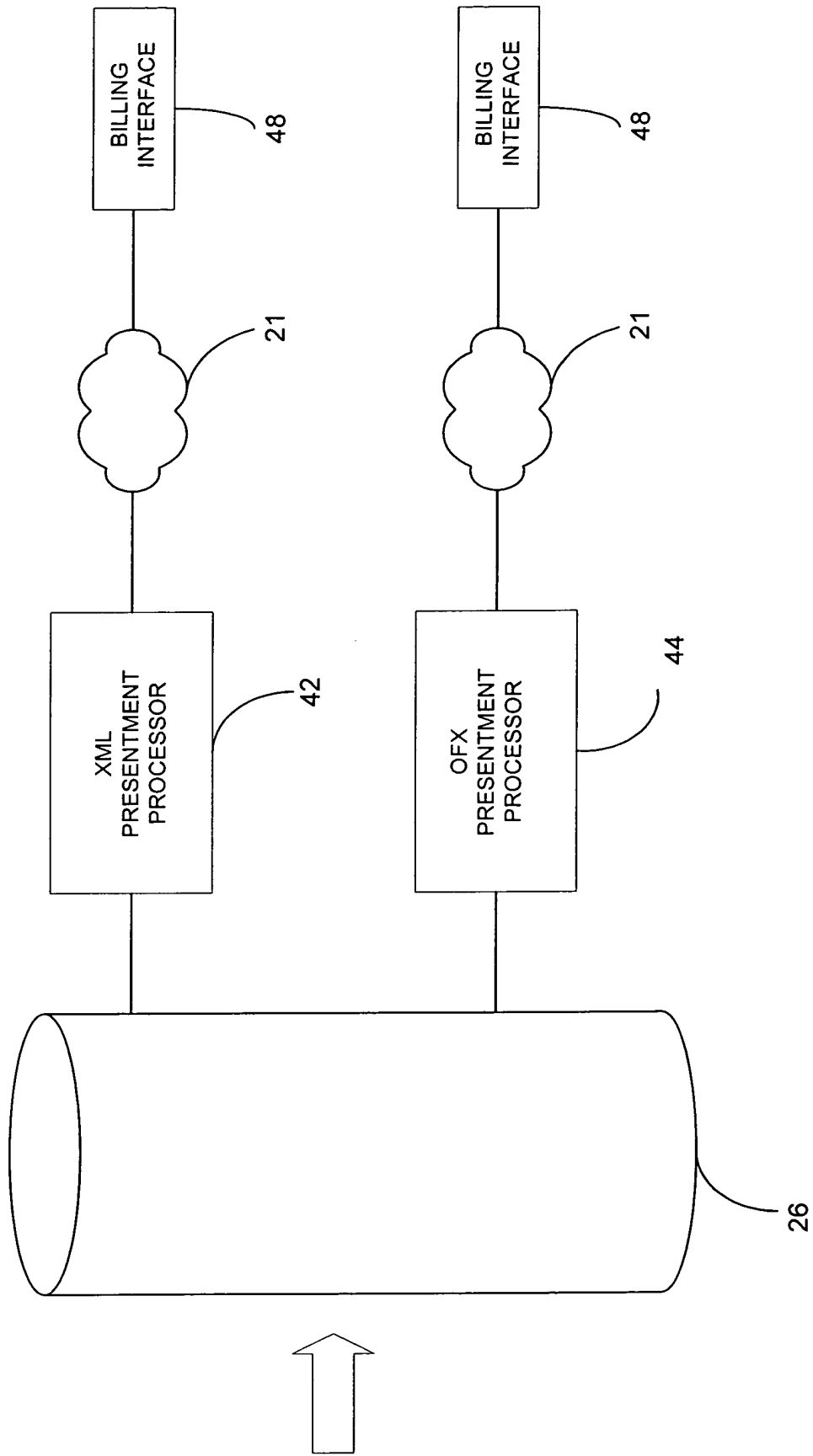


Figure 6

009040-2664560

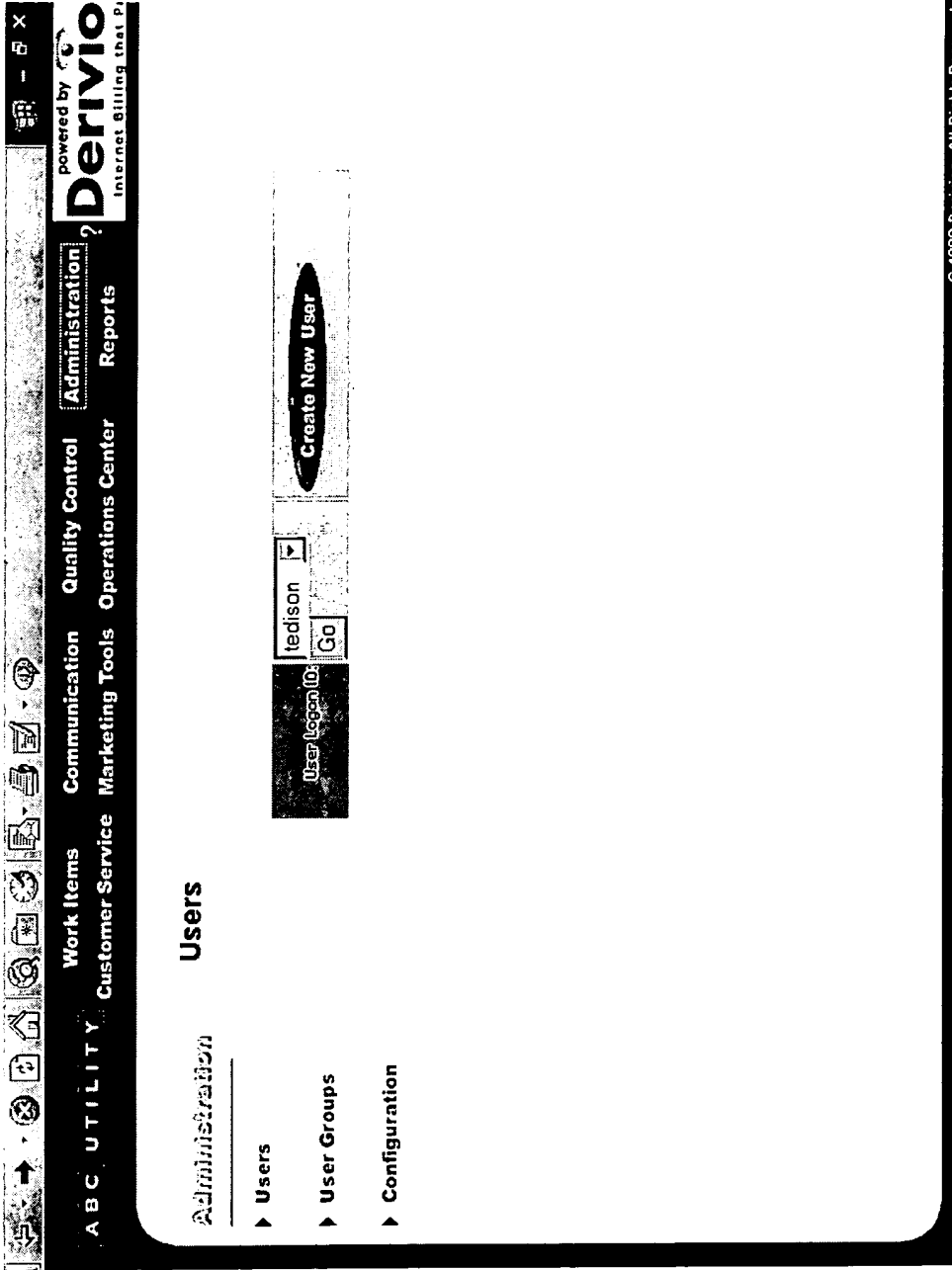


Figure 8

← → ↶ ↷ ⌂ 🔍 🖨 ⌂ 🔍 🖨

ABC UTILITY

Work Items
Customer Service
Marketing Tools
Operations Center
Administration
Reports

Quality Control
Communication
Marketing Tools
Operations Center
Administration
Reports

Derivio
Internet Billing that P

Administration

▶ Users

▶ User Groups

▶ Configuration

Create New User

(*) required field

User Login ID:tedison

User Password:password

Confirm Password:password

Employee Name:Tom Edison

User Group:Quality Assurance

Tel no. Text:Quality Assurance
Customer Service
Payment

CreateCancel

Figure 9

ABC UTILITY Work Items Communication Quality Control Administration **Derivio**
Customer Service Marketing Tools Operations Center Reports Internet Billing that P

General Enrollment Parsing and Loading Presentment Payment Reports Submit

Administration

- Users
- User Groups
- Configuration

General Parameters

The following information is required to define General parameters.

Language	<input type="text" value="English"/>	Billor Country	<input type="text" value="USA"/>	Billor Currency	<input type="text" value="USD"/>	Date Format	<input type="text" value="MM/DD/YYYY"/>
Validate Postal/Zip Code?	<input type="text" value="Yes"/>	Multiple Accounts Allowed?	<input type="text" value="Yes"/>	Print Currency Sign?	<input type="text" value="Yes"/>	Consolidation Required?	<input type="text" value="Yes"/>
Consolidation Type? <input type="text" value="Simple"/>							

Document Control Parameters

Specific Directory Path for In-bound Transmission
Directory Name(complete path)

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Figure 10A

Figure 10B

ABC UTILITY

Work Items
Customer Service
Marketing Tools
Quality Control
Administration
Reports

powered by
Derivion
Internet Billing that P

Authentication and Account Association

Auto Authentication
☐ Yes ☐ No

Authentication Fields

Field ID

Label

Auto Associate ?
☐ Yes ☐ No

Billers Feed for Authentication and Association

Field ID

☐ Customer Ref

Order

☐ 1

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Figure 10C

Figure 10D

The screenshot displays a web browser window with the Derivio Internet Billing Administration interface. The top navigation bar includes links for Work Items, Communication, Quality Control, Administration, Customer Service, Marketing Tools, Operations Center, and Reports. The left sidebar shows a tree view with Administration, Users, User Groups, and Configuration. The main content area is titled 'Parsing and Loading Parameters' and contains a message: 'The following information is required to define Parsing and Loading parameters'. Below this, there are sections for 'Parsing Parameters' and 'Pre-Enroll Using Bill'. The 'Parsing Parameters' section includes a 'Type of Print - Stream' dropdown set to 'ASCII Text' and a 'Frequency of Input' dropdown set to 'Daily - Enter Day Of Month'. The 'Pre-Enroll Using Bill' section has four radio buttons: 'One Time' (selected), 'During Trial Period', 'Always', and 'Never'. At the bottom, there is a checkbox for 'Is Customer Number Available in Bill:' which is checked and labeled 'Yes'. The bottom status bar indicates '© 1999 Derivio. All Rights Reserved.'

powered by
Derivio
Internet Billing that P

ABC UTILITY Work Items Communication Quality Control Administration ?
Customer Service Marketing Tools Operations Center Reports

Administration
Users
User Groups
Configuration

Parsing and Loading Parameters

The following information is required to define Parsing and Loading parameters

Parsing Parameters

Type of Print - Stream

Frequency of Input

Pre-Enroll Using Bill
☒ One Time
☐ During Trial Period
☐ Always
☐ Never

Is Customer Number Available in Bill: ☒ Yes

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Figure 10E

Figure 10F

Figure 10G

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

powered by
Derivio
Internet Billing that P

☐ Positive file and returns report

☐ Positive file and returns file

☐ Full file and returns report

☐ Full file and returns file

Lead time for automatic activation

(Choose only if the *BILLER ACTIVATION OF BANK ACCOUNT PARAMETER IS NO*)

Lead time

RTN checking required?

Yes

Explicit Biller activation of bank account required?

Yes

Returns feed method

On-Line

Pre-notification required

Yes

Settlement type

Billor Initiated

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Figure 10I

ABC UTILITY

Work Items
Communication
Quality Control
Administration ?
Customer Service
Marketing Tools
Operations Center
Reports

powered by
Derivio
Internet Billing that P

General

Enrollment

Parsing and Loading

Presentment

Payment

Reports

Submit

Administration

Users

User Groups

Configuration

Reporting Parameters

The following information is required to define reporting parameters

Report

Settlement

Activation

Taxation

Frequency

Download - Printable Report

File

E-mail

Channel

Annually

Monthly

Weekly

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Figure 10J

powered by
Derivio
Internet Billing that P

Work Items Communication Quality Control Administration ?
Customer Service Marketing Tools Operations Center Reports

ABC UTILITY Quality Assurance Publishing Request Consolidation

How will you select these bills?

☐ Manually
by Account Number

☐ Randomly
Number of Bills:

☐ Virtual Group
Type: Quality Assurance

Group ID: 21

Generate List

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Figure 11

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

powered by

Derivio

Internet Billing that P

Quality Assurance

Quality Assurance

Publishing

Request Consolidation

Bill#	Accounts	Group	Publish	Options
111-543-4325	Consumer	Y	View	
111-543-4434	Consumer	Y	View	
111-543-4334	Consumer	N	View	
111-543-4543	Consumer	Y	View	
111-543-4569	Consumer	Y	View	

Save List

Figure 12

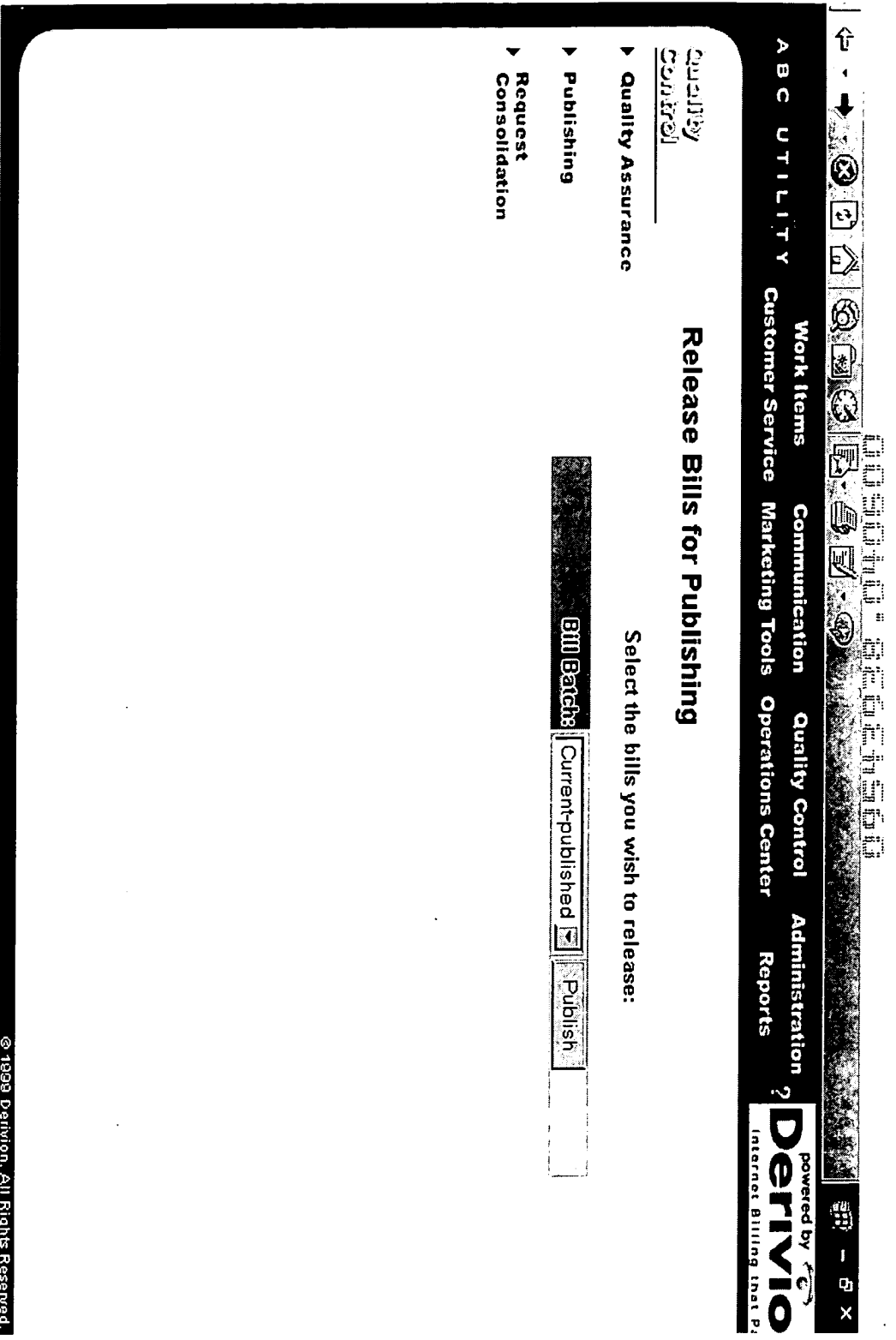


Figure 13

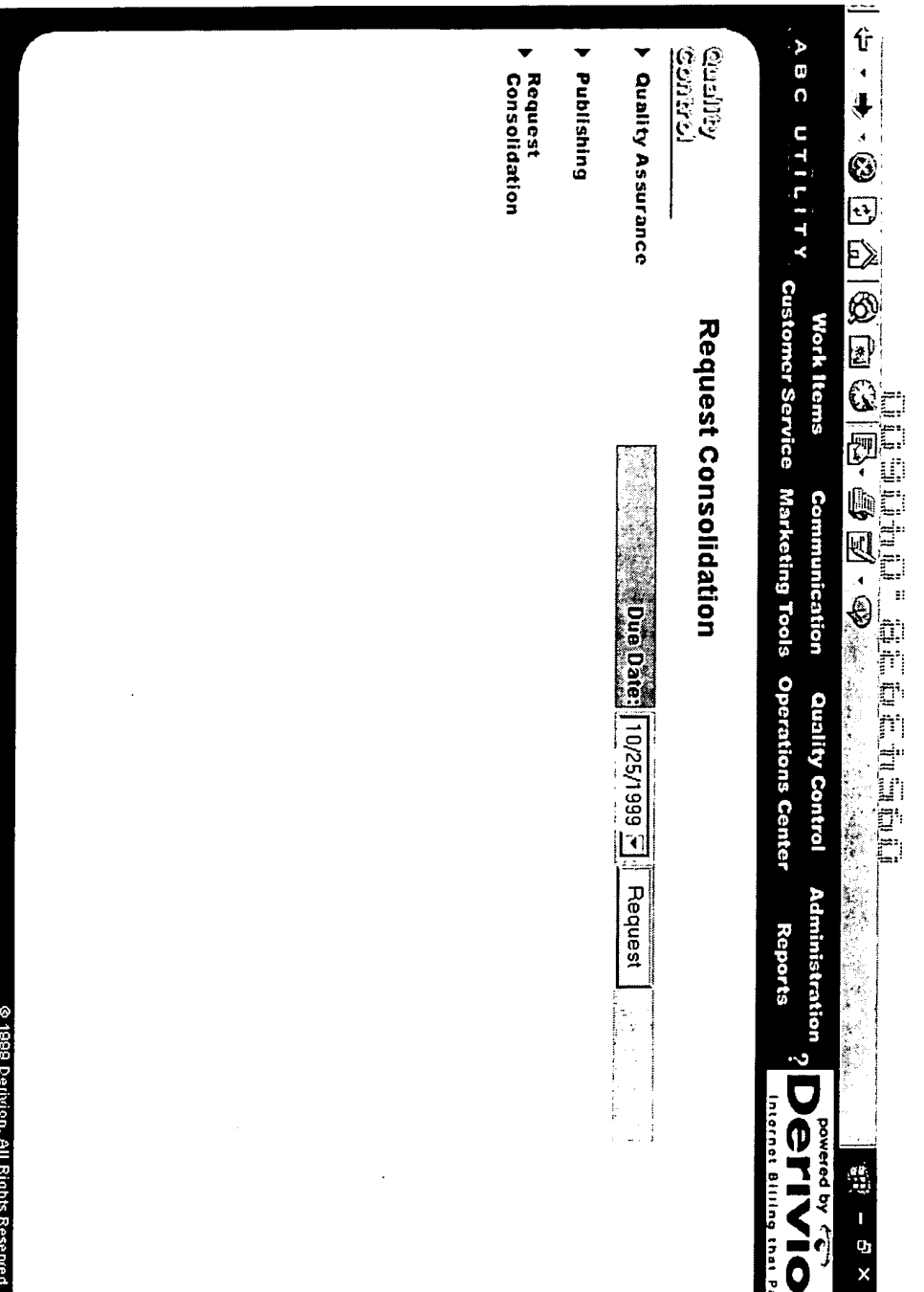




Figure 14A

Request Consolidation

Conclusions

Group Account: Marketing Due Date: 10/11/99

Biller Accounts **Group** **Publish**

 Consolidate	 Do Not Consolidate	
111-543-4325	Consumer	Y
111-543-4434	Consumer	Y
111-543-4334	Consumer	N
111-543-4543	Consumer	Y
111-543-4569	Consumer	Y

☒ Do Not Consolidate

Group Account: Quality Assurance Due Date: 10/11/99

Billar Accounts	(Group)	Publish
------------------------	----------------	----------------

THE

Y

2

Y

人

Do Not Consolidate

Figure 14B

Document Control Inbound

Document Control Inbound	Document	Type	Status	Date & Time
Document Control Outbound	PY19990602	Bill	Downloaded	1999-07-19 17:16:32.0

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

Powered by **Derivio**
Internet Billing that P

Operations Center

Document Control Inbound

Document Control

Inbound

Document Control

Outbound

Document#	Payment Advice
User Name#	abcutl25
Password#	
Document Name#	PY1999070201
Period From#	19990601
Period To#	19990630
Original/resend#	Original
File Size#	121211
Notes#	This is the replacement file of previous file PY1999070201 which could not be posted

Download

Figure 16

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

powered by

Dervio

Internet Billing that Pr

Operations Center

Document Control Inbound

Document Control Outbound

Document Control Outbound

Upload New File

Select	Document	Type	Status	Date & Time
<input type="checkbox"/>	BL19990602	Bill	Received	1999-07-19 17:16:32.0

Delete

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Figure 17

ABC UTILITY

Work Items

Customer Service

Marketing Tools

Operations Center

Reports

Communication

Quality Control

Administration

powered by

Dervio

Internet Billing that P

Operations Center

Document Control

Inbound

Document Control

Outbound

Document:	Bill
User Name:	inebiller
Password:	XXXXXXXXXX
Document Name:	BL1999070201
Period From:	19990601
Period To:	19990630
Original Resend:	Original
File Size:	121211
Notes:	Bills for cycles 21 & 22

Upload

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Figure 18

ABC UTILITY

Work Items

Customer Service

Marketing Tools

Quality Control

Operations Center

Administration

Reports

Powered by **Derivio**
Internet Billing that Pay

Mass E-mail

Communication

Mass E-mail

New S/Messages

Select	ShortDescription	Type	Status	Effective Date	End Date
<input type="checkbox"/>	PAYMENT INFO	NO EVENT	Active	11/11/1999	12/11/1999
<input type="checkbox"/>	PAYMENT INFO	WELCOME	Active	11/11/1999	12/11/1999

Delete

Compose New

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Figure 19

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

powered by

Dervio

Internet Billing that P

Compose Mass E-mail

Communication

Mass E-mail

New s/Messages

Short Description	Payment Instruments
Subject	Payment Instruments
Priority	1
Text	
Associated event	NO EVENT
Effective From	NO EVENT
End Date	WELCOME
Associated Group Type	PAYMENT REMINDER
Associated Group ID	NEWBILL NOTIFICATION
	ALL ACCOUNTS
	PAYMENT REMINDER2
	PAYMENT OVERDUE

Done

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Figure 20

Marketing Msgs

Banner Msgs

Billers Msgs

Account Msgs

Derivation Msgs

965

Select	Screen	ShortDesc	Virtual Group	Status	Effective Date	End Date
<input type="checkbox"/>	Welcome	Happy Holidays	Marketing	Active	11/11/1999	12/11/1999

Delete

Compose New

Mathematics

Select	Type	Description	Status	Effective Date	End Date	Action
<input checked="" type="checkbox"/>	Rule	Security conscious...	Active	07-19-1999	12-12-1999	Edit
<input checked="" type="checkbox"/>	File	Account maintena...	Active	08-03-1999	12-18-1999	Edit

Link Group

Mathematical Tools

Current Rules for Virtual Group: 21

Condition	Field	Operation	Value	Action	
	Bill Amount	Equal to	200.00	<input type="button" value="Edit"/>	<input type="button" value="Remove"/>

Next



ABC UTILITY

Work Items Communication Quality Control Administration ?
Customer Service Marketing Tools Operations Center Reports



Customer Service

► Bills

CURRENT CUSTOMER: SEARCH NEW CUSTOMER:

NAME: John Smith

ADDRESS: 123 Main St.

SEARCH BY:

► Accounts

► Customer Profile

Customer Bills

Select	Account	Amount Due	Date Due	Status	View		
<input checked="" type="checkbox"/>	111-543-4325	\$28.75	12/01/1999	Unpaid	Current	Previous	Payments
<input type="checkbox"/>	111-543-4326	\$615.51	12/01/1999	Unpaid	Current	Previous	Payments
<input type="checkbox"/>	111-543-4327	\$247.34	12/01/1999	Schedule	Current	Previous	Payments

► Schedule Payments

► E-mail

► Notes

Figure 24

ABC UTILITY

Work Items Communication Quality Control Administration ?
Customer Service Marketing Tools Operations Center Reports

powered by
Derivio
Internet Billing that P

Customer Service

NAME: John Smith
ADDRESS: 123 Main St.

SEARCH BY: Account Number

GO

CURRENT CUSTOMER:

SEARCH NEW CUSTOMER:

Accounts

New Account

111-254-998

Add

Select	Billers Accounts	Status	View
<input type="checkbox"/>	111-543-4325	Active	Virtual Groups
<input type="checkbox"/>	111-543-4326	Active	Virtual Groups
<input type="checkbox"/>	111-543-4327	Active	Virtual Groups

Activate

Deactivate

Delete

Customer Profile

Enrollments

Payment Instruments

Schedule Payments

E-mail

Notes

Figure 25

ABC UTILITY

Work ItemsCommunicationQuality ControlAdministrationCustomer ServiceMarketing ToolsOperations CenterReports

powered by
Denivio
Internet Billing that Pi

Customer Service

CURRENT CUSTOMER:

NAME: John Smith

ADDRESS: 123 Main St.

SEARCH NEW CUSTOMER:

SEARCH BY: Account Number

GO

Customer Profile

Enrollments

Payment Instruments

Schedule Payments

E-mail

Notes

Last Name: Jones

First Name: Tom

User ID: tjones

Account Number: 112-548-9999

Address: 199 1st St.
Atlanta, GA 30303

Soc Sec Number: 293-775-5555

E-mail: tjones@hotmail.com

Telephone: 404-555-5555

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Figure 26

ABC UTILITY

Customer Service

Work Items Communication Quality Control Administration

Customer Service Marketing Tools Operations Center Reports

powered by **Derivio**
Internet Billing that P

Customer Service

Type Of Customer: ☒ Personal ☐ Business

Language: ☒ English ☐ French

Preference: English

Type of Enrollment: ☒ Full ☐ Trial

Customer Profile Additional Profile Agreement Submit

PERSONAL INFORMATION

First name

Middle name (opt)

Last name

Customer Reference ID

User ID

Password

Re-type Password

Hint Question (opt)

Hint Answer (opt)

Date of Birth

E-mail

Authentication Field
ie. Billing Account #

Authentication Field
ie. Drivers License

Address

Address

City

State/Province

Zip/Postal code

Day phone

Even phone (opt)

Accounts

Customer Profile

Enrollments

Payment Instruments

Schedule Payments

E-mail

Notes

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Figure 27

ABC UTILITY

Work Items Communication Quality Control Administration ?
Customer Service Marketing Tools Operations Center Reports

powered by **Derivio**
Internet Billing that pr

Customer Services

- ▶ Bills
- ▶ Accounts
- ▶ Customer Profile
- ▶ Enrollments
- ▶ Payment Instruments
- ▶ Schedule Payments
- ▶ E-mail
- ▶ Notes

Type Of Customer: ☒ Personal ☐ Business

Language Preference: ☒ English ☐ French

Type of Enrollment: ☒ Full ☐ Trial

[Customer Profile](#) [Additional Profile](#) [Agreement](#) [Submit](#)

AGREEMENT OF TERMS

☐ I agree to the terms outlined below.

Please read the terms of this agreement. If you agree, click the checkbox above. If you Disagree, leave it unchecked.

Welcome to ABC Utility. We are glad you have decided to join our service. We look forward to your involvement with our web site. Before you begin setting up your account and using our service, please take a moment to review these Terms of Use ("Terms"). These Terms are an agreement between you and ABC Utility, Inc. It is important that you understand both the benefits we provide as well as our limitations.

1. Acceptance of Terms.

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Figure 28

ABC UTILITY

Work Items Communication Quality Control Administration Reports

Customer Service Marketing Tools Operations Center

powered by **Derivio**
Internet Billing that P

Customer Service

NAME: John Smith

ADDRESS: 123 Main St.

SEARCH BY: Account Number

GO

Accounts

Bills Payment Instruments

Customer Profile

Enrollments

Payment Instruments

Schedule Payments

E-mail

Notes

Add New Bank Account

Add New Credit Card

Select	Alias	Account Type
<input type="radio"/>	Bank One Visa	Visa
<input type="radio"/>	Costco Discover	Discover

Modify Delete

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Figure 29

SEARCH NEW CUSTOMER:

GO

Scheduled Payments for account #000552

You can delete a schedule payment by making a payment and pressing the delete request button. To schedule another transaction, use 'Pay Bill' option.

Billing Reference #	Billing Due Date	Billing Amount	Date of Payment	Amount To Pay	Pay From
45233	11/28/1999	\$133.26	04/28/1999	\$133.26	VISA
3423	01/28/2000	\$123.26	02/23/2000	\$123.26	My Visa

Notes

Delete Request

Figure 31

ABC UTILITY

Work Items Communication Quality Control Administration
Customer Service Marketing Tools Operations Center Reports

Powered by
Derivio
Internet Billing Tool Pro

Customer Service

CURRENT CUSTOMER:

NAME: John Smith
ADDRESS: 123 Main St.

SEARCH NEW CUSTOMER:

SEARCH BY: Account Number

GO

Notes

Place Note

Customer Profile

Enrollments

Select	Account	Subject	Action Date	Follow-up
<input type="checkbox"/>	111-543-4325	Discount	1999-03-16	Complete
<input type="checkbox"/>	111-543-4327	Bill inquiry	1999-03-31	n/a
<input type="checkbox"/>	111-543-4327	Bill inquiry	1999-03-31	Incomplete

Payment Instruments

Schedule Payments

E-mail

Delete

Notes

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Figure 32

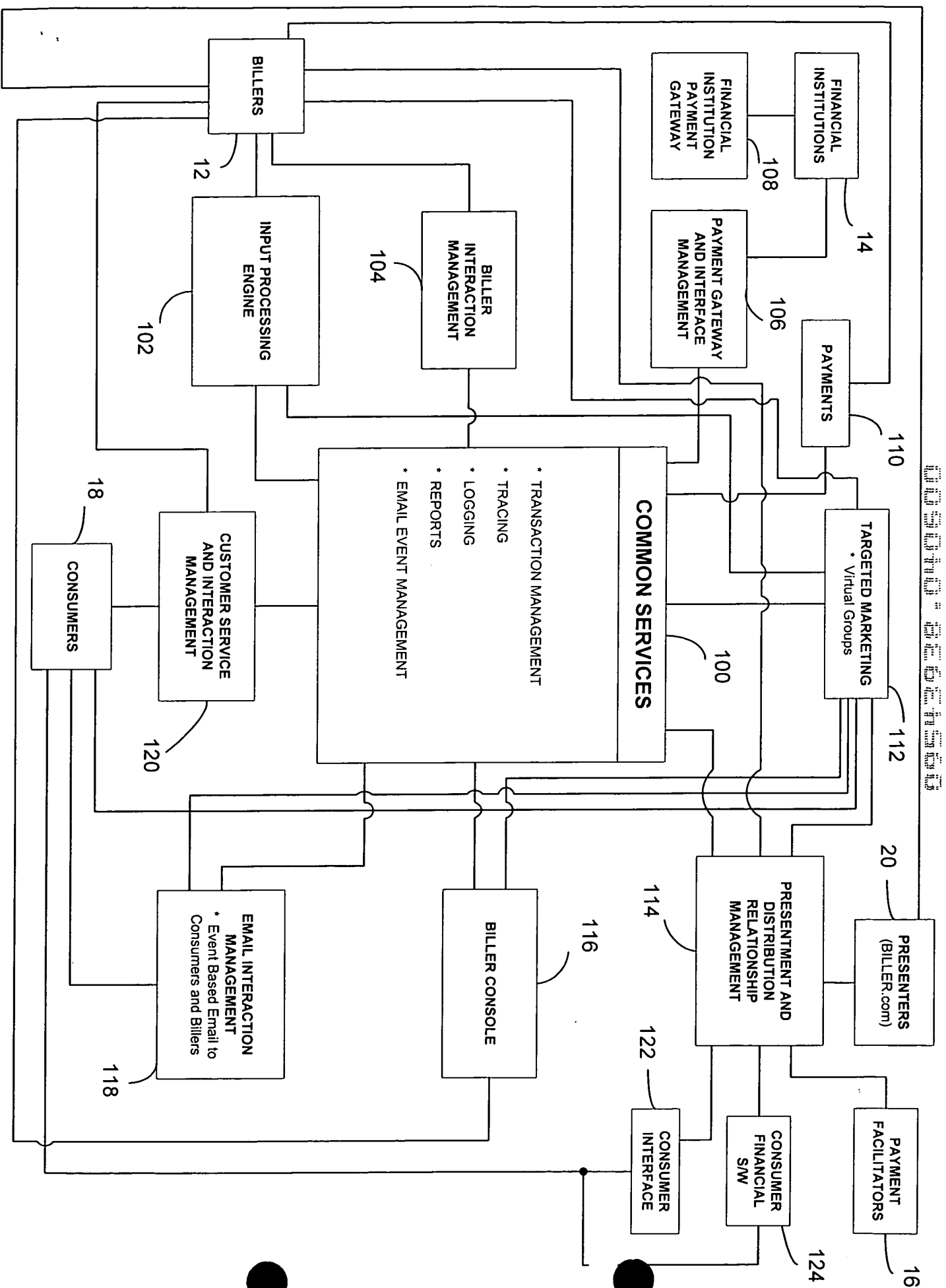


Figure 33

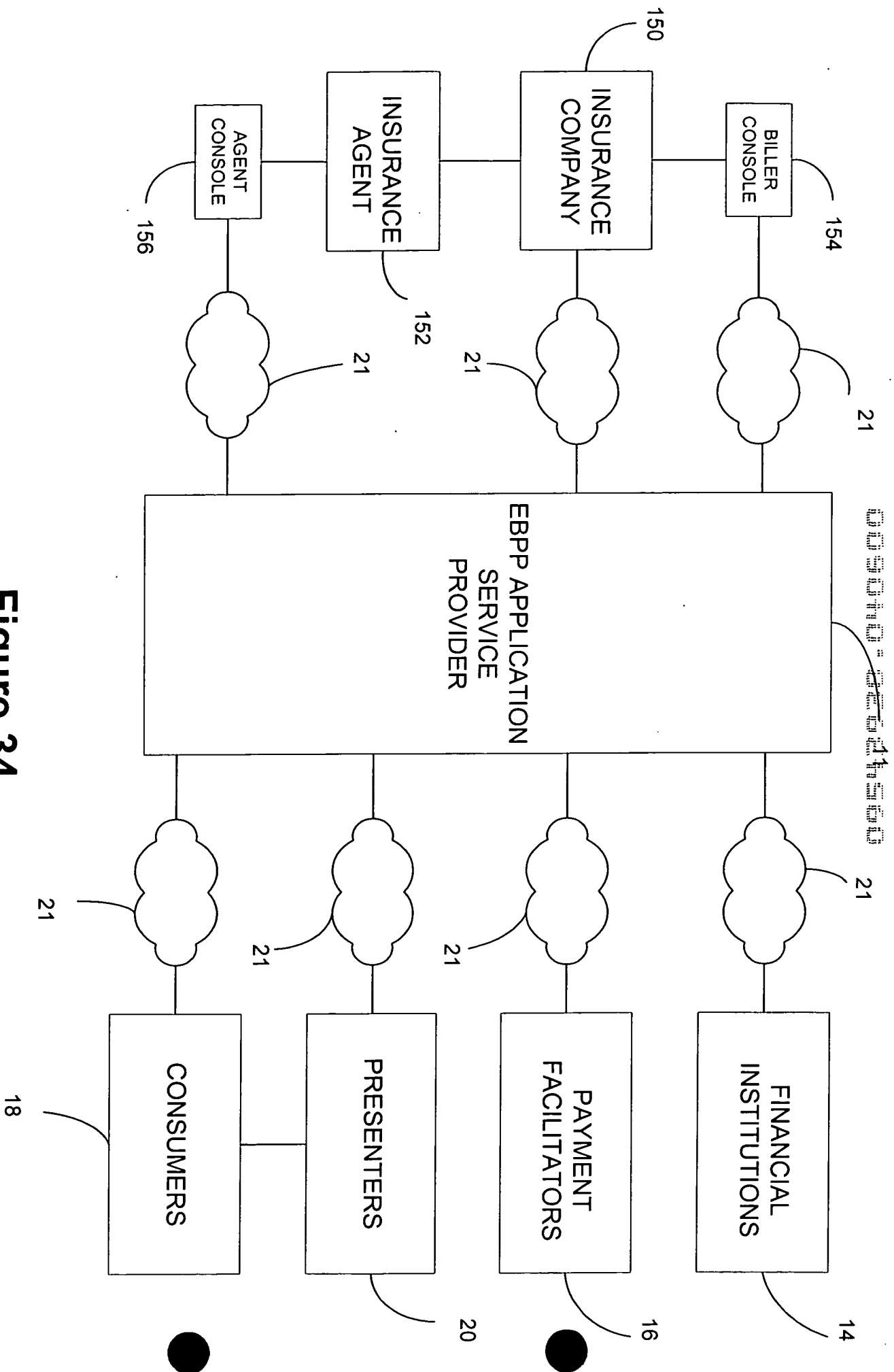


Figure 34

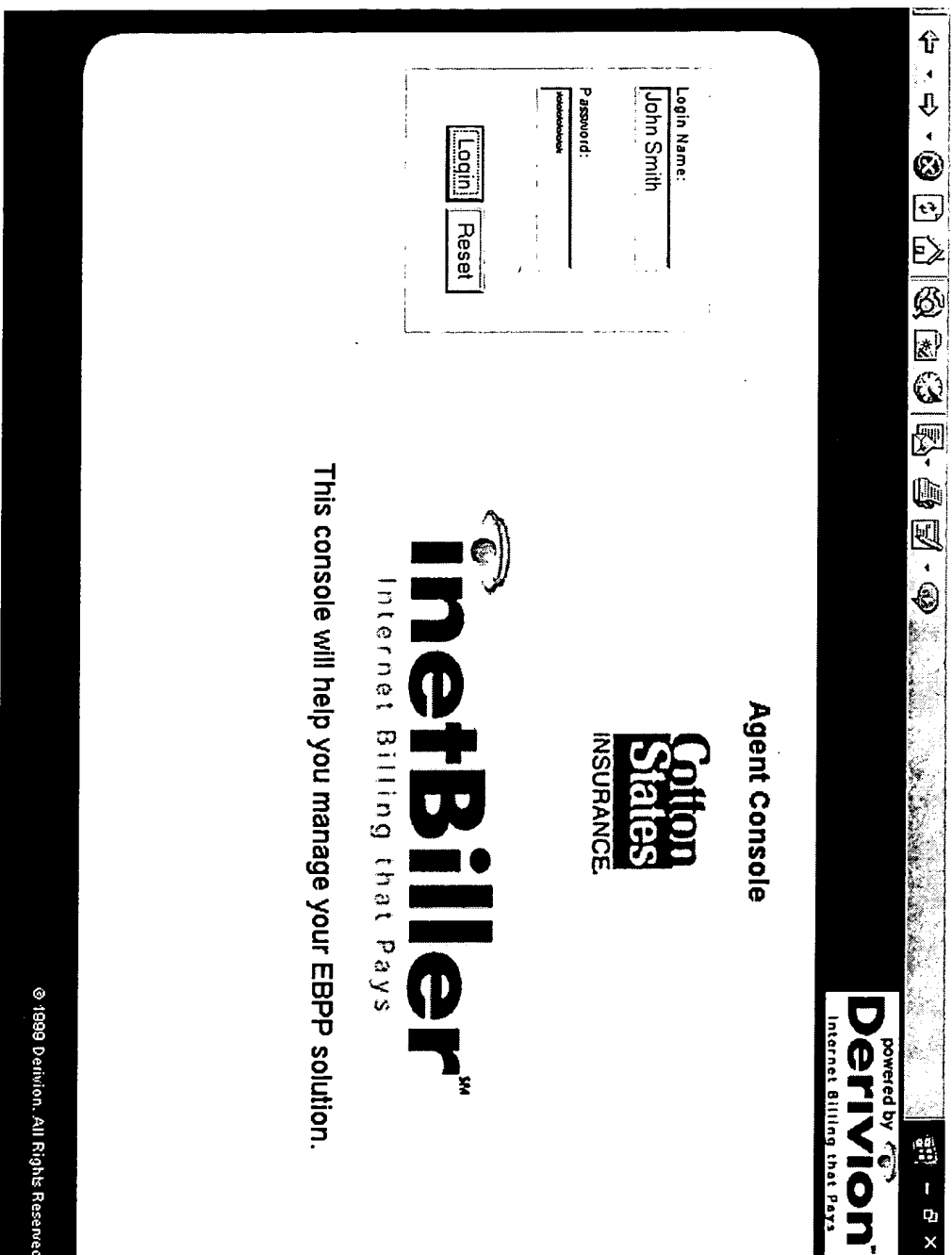


Figure 35

Option Sales Insurance

Insured Accounts

Agent Options

Logout

powered by Derivion
Internal Billing that Pays

Home

Search

Help

Logout

Print

Refresh

Back

Forward

Stop

Reload

Home

Search

Help

Logout

Print

Refresh

Back

Forward

Stop

Reload

Insured Accounts

Search by Policy

Search by Customer

Multiple Pay

My Policies

New Policy Payment

Customer Notes

Policy Number : 111-548-996

Search

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Figure 36

Option Sales Insurance

Insured Accounts

Agent Options

Logout

Powered by Derivion
Internet Billing that Pays

Insured Accounts

Search by Policy

Search by Customer

Multiple Pay

My Policies

New Policy Payment

Customer Notes

Last Name: Smith

First Name: J

Search

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Figure 37

Answer:

Appendix

- ▶ **Search by Policy**
- ▶ **Search by Customer**
- ▶ **Multiple Pay**
- ▶ **My Policies**
- ▶ **New Policy Payment**
- ▶ **Customer Notes**

Last Name:	Smith	Policy Number:	111-548-996
First Name:	John	Telephone:	404 289 354
Address:	100 Main St	City, St, Zip:	Toledo, OH 43232

Policy Number	Date Due	Status	Action
111-548-996	12/18/99	Not Paid	View , Pay , Notes
111-548-996	11/18/99	Paid	View , Pay , Notes
111-548-996	10/18/99	Paid	View , Pay , Notes

View Payment History

Figure 38

009040-999999

Cotton States Insurance		Insured Accounts		Agent Options		Logout											
Insured Accounts		Your Agency Is FIST AGENCY (614) 999 9999		Policy Number: 111-548-996 Invoice Date: 12/01/1999 Policy Term: 05/13/1999 to 05/13/2000 DUE DATE: 12/18/1999		powered by Derivation Internet Billing that Pays											
Search by Policy		JOHN SMITH 100 MAIN STREET TOLEDO, OH 43232															
Search by Customer																	
Multiple Pay																	
My Policies																	
New Policy Payment																	
Customer Notes																	
		<table border="1"><thead><tr><th>Policy Number</th><th>DUE DATE</th><th>Current Balance</th><th>Minimum Payment Due</th><th>(+) Additional Amount</th><th>(=) Payment Enclosed</th></tr></thead><tbody><tr><td>111-548-996</td><td>12/18/1999</td><td>\$529.00</td><td>\$40.17</td><td></td><td></td></tr></tbody></table>		Policy Number	DUE DATE	Current Balance	Minimum Payment Due	(+) Additional Amount	(=) Payment Enclosed	111-548-996	12/18/1999	\$529.00	\$40.17				
Policy Number	DUE DATE	Current Balance	Minimum Payment Due	(+) Additional Amount	(=) Payment Enclosed												
111-548-996	12/18/1999	\$529.00	\$40.17														
		Homeowner Invoice															
		Option 1 - Full Payment Pay \$529.00. You will not receive another invoice		Option 4 - Flexible Payment More than Minimum, but less than Full													
		© 1999 Derivation. All Rights Reserved.															

Figure 40A

[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

powered by **Derivion**
Internet Billing that Pays

Pay \$529.00. You will not receive another invoice unless you make a change in coverage resulting in additional premiums or until your policy renews.

Option 2 - Quarterly Payment
Pay \$40.17. Your next payment will be due on 03/18/2000, unless you make a change in coverage. This option includes a \$3.00 service charge.

Option 3 - Minimum Payment
Pay \$40.17. Your payment schedule is as follows, unless you change your coverage*.

Due Date	Minimum Payment	Due Date	Minimum Payment
06/14/1999	\$40.17	12/13/1999	\$40.17
07/13/1999	\$40.17	01/12/2000	\$40.17
08/12/1999	\$40.17	02/15/2000	\$40.17
09/13/1999	\$40.17	03/14/2000	\$40.17
10/13/1999	\$40.17	04/12/2000	\$40.17
11/12/1999	\$40.17		

* Each payment includes a \$3.00 service charge.

More than Minimum, but less than Full payment. Pay any amount paid over \$40.17 and \$529.00. The amount paid over \$40.17 will be credited toward your next installment. A new payment schedule will appear on your next bill. This option includes a \$3.00 service charge.

Pay Bill

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Figure 40B

► **Customer Notes**

City, St, Zip: Toledo, OH 43232

1-800-548-9366

\$40.71

1218199

Unpaid

YIEM

Pay Selected

Abstract

Payment details

**Insured
Accounts**

Agent Options

Logout

powered by 
Derivation
Internet Billing that Pays

Answer

► **Search by Policy**

► **Search by Customer**

► **Multiple Pay**

► **My Policies**

► **New Policy Payment**

Customer Notes

Policy No

Date Due

Amount Due

They're

111-548-996

12/18/99

\$40.17

**Amount to
Apply**

40.17

Payment Type

Electronic Check

Continue

Figure 42

5 X

John
Stales
INSURANCE

Insured
Accounts

Agent
Options

Logout

powered by
Derivation
Internet Billing that Pays

Insured Accounts

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Payment details

Policy No	Date Due	Amount Due	Amount to Apply	Payment Type
111-548-996	12/18/99	\$40.17	\$40.17	Electronic Check

Account Type : Checking ☒

Account Holder Name : John Smith

Account Number : 65482485

Routing Number : 1548652

Bank Name : Savings and Loans

Pay

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Figure 43

Union Sales Insurance

Insured Accounts

Agent Options

Logout

powered by Derivion
Internet Billing that Pays.

Insured Accounts

Search by Policy

Search by Customer

Multiple Pay

My Policies

New Policy Payment

Customer Notes

Place Note

Policy Number : 111-548-996

Class: Sticky

Subject:

Text:

Follow up Date:

Complete:

Submit

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Figure 44

Notes

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Last Name:

First Name:

Search Results...

Policy Number	Last Name	First Name	Address
411-076-029	Smith,	John	677 Cherry Street, 30222
441-086-046	Smith,	Becker	398 Pine Street, 48954
412-054-299	Smith,	Cable	998 Oak Street, 39282
451-239-589	Smith,	Guy	089 Alpine Street, 28393
414-329-849	Smith,	Helm	284 Nutts Street, 39830
511-990-028	Smith,	Neil	223 Northside Drive, 27303
413-329-384	Smyth,	Mike	374 17th Street, 39384
523-494-968	Smyth,	Miller	873 Wesley Street, 84984
391-394-575	Smyth,	Michelle	908 Mine Street, 39449

Figure 45

Discussion

- ▶ **Search by policy**
- ▶ **Search by Customer**
- ▶ **Multiple Pay**
- ▶ **My Policies**
- ▶ **Now Policy Payment**
- ▶ **Customer Notes**

Last Name:	Smith	Policy Number:	411-076-029
First Name:	John	Telephone:	404 289 354
Address:	100 Main St	City, St, Zip:	Toledo, OH 43232

Policy Number	Date Due	Status	Action
411-076-029	12/18/99	Not Paid	<u>View</u> , <u>Pay</u> , <u>Notes</u>
411-076-029	11/18/99	Paid	<u>View</u> , <u>Pay</u> , <u>Notes</u>

[View Payment History](#)

Figure 46

Insured	Accounts
<p>► Search by Policy</p> <p>► Search by Customer</p> <p>► Multiple Pay</p> <p>► My Policies</p> <p>► New Policy Payment</p> <p>► Customer Notes</p>	<p>Last Name: <input type="text" value="Smith"/></p> <p>First Name: <input type="text" value="J"/></p> <p>Name: <input type="text"/></p> <p>Address: <input type="text"/></p> <p>Policy Number: <input type="text"/></p> <p>Soc Sec Number: <input type="text"/></p> <p>Telephone: <input type="text"/></p> <p><input type="button" value="Search"/></p>

Union
Sales
INSURANCE

Insured
Accounts

Agent
Options

Logout

Powered by
Derivion
Internet Billing that Pays

Insured Accounts

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Search Results...

Policy Number	Last Name	First Name	Address
<input checked="" type="checkbox"/> 411-076-029	Smith,	John	677 Cherry Street, 30222
<input checked="" type="checkbox"/> 441-086-046	Smith,	John	677 Cherry Street, 30222
<input checked="" type="checkbox"/> 412-064-299	Smith,	John	677 Cherry Street, 30222
<input type="checkbox"/> 451-239-689	Smith,	Guy	089 Alpine Street, 28393
<input type="checkbox"/> 414-329-849	Smith,	Helm	284 Nuts Street, 39630
<input type="checkbox"/> 511-990-028	Smith,	Neil	223 Northside Drive, 27303
<input type="checkbox"/> 413-329-384	Smyth,	Mike	374 17th Street, 39384
<input type="checkbox"/> 523-494-968	Smyth,	Miller	873 Wesley Street, 84984
<input type="checkbox"/> 491-394-575	Smyth,	Michelle	908 Mine Street, 39449

Pay Selected

Figure 48

Insured
Accidents

Current Amount for Selected Policies

select	Policy No	Date Due	Amount Due	Amount to Apply
<input checked="" type="checkbox"/>	411-076-029	12/18/99	\$40.17	40.17
select	Policy No	Date Due	Amount Due	Amount to Apply
<input checked="" type="checkbox"/>	441-086-046	12/12/99	\$65.51	65.51
select	Policy No	Date Due	Amount Due	Amount to Apply
<input checked="" type="checkbox"/>	412-054-299	12/20/99	\$65.51	65.51

- ▶ **My Policies**
- ▶ **New Policy Payment**
- ▶ **Customer Notes**

Payment Type
Electronic Check
select payment type
Electronic Check
Money Order
Credit Card
Cash

Figure 49

Insured

Accounts

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Policy No	Date Due	Amount Due	Amount to Apply	Payment Type
411-076-029	12/8/99	\$40.17	\$40.17	Electronic Check
441-086-046	11/18/99	\$65.51	\$65.51	Electronic Check
412-045-299	10/18/99	\$65.51	\$65.51	Electronic Check

Account Type: **Checking**

Account Holder Name: John Smith

Account Number: 65482485

Routing Number: 15486652

Bank Name: Savings and Loans

Play

Figure 50

005040-00000000

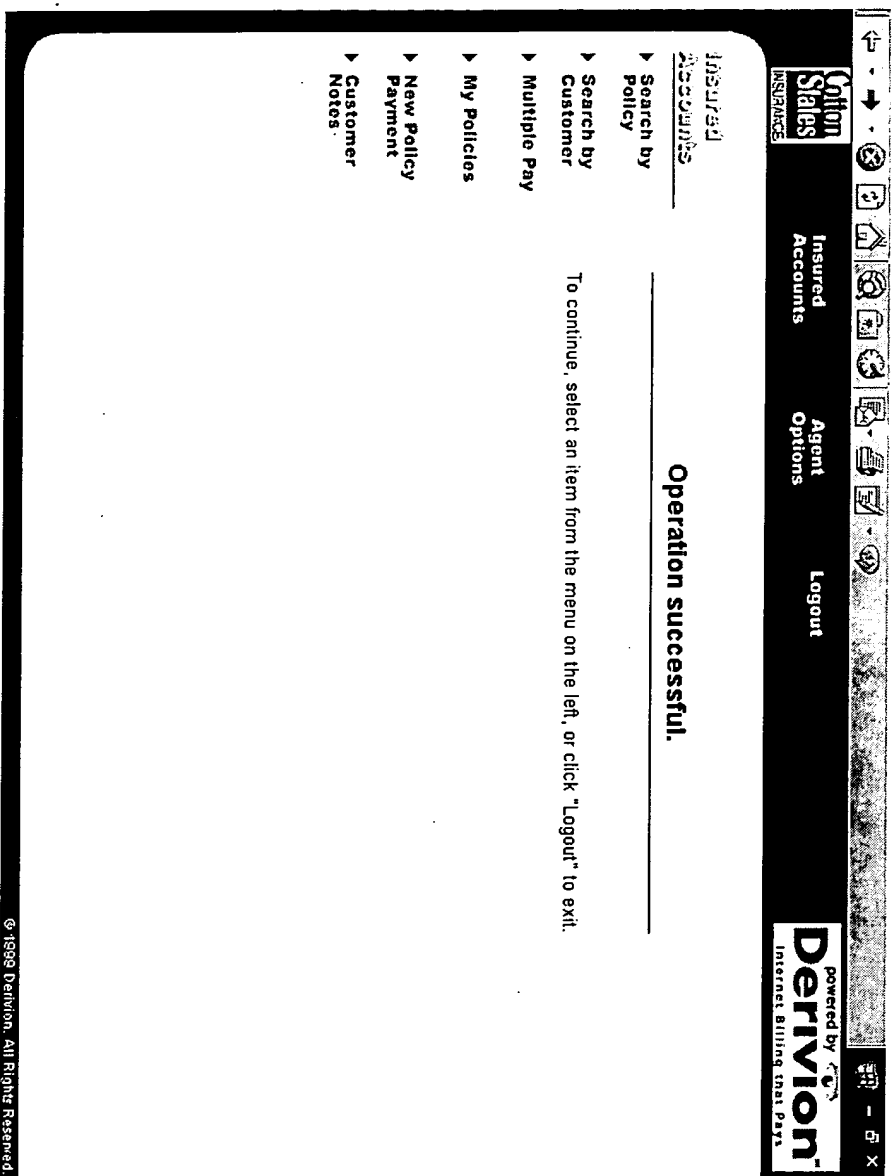


Figure 51

Answers

**Your Agency Is
FIST AGENCY**

(614) 999-9999

► **Search by Policy**

► **Search by Customer**

► **Multiple Pay**

► **My Policies**

JOHN SMITH
100 MAIN STREET
TOLEDO, OH 43232

► **New Policy**
Payment

Customer Notes

Policy Number: 111-548-996

invoice Date: 12/01/1999

Policy Term: 05/13/1999 to

05/13/2000

DUE DATE: 12/18/1999

Policy Number	DUE DATE	Current Balance	Minimum Payment Due	(+) Additional Amount	(=) Payment Enclosed
111-548-996	12/18/1999	\$529.00	\$40.17		

Homeowner Invoice

Option 1 - Full Payment

Pay \$529.00. You will not receive another invoice

Option 4 - Flexible Payment

More than Minimum. but less than Full

Figure 53A

Colton
Sales
INSURANCE

Insured
Accounts

Agent
Options

Logout

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Internet Billing that Pays

Option 2 - Quarterly Payment

Pay \$40.17. Your next payment will be due on
03/18/2000, unless you make a change in coverage.
This option includes a \$3.00 service charge.

credited toward your next installment. A new
payment schedule will appear on your next bill.
This option includes a \$3.00 service charge.

Option 3 - Minimum Payment

Pay \$40.17. Your payment schedule is as follows,
unless you change your coverage*.

Due Date	Minimum Payment	Due Date	Minimum Payment
06/14/1999	\$40.17	12/13/1999	\$40.17
07/13/1999	\$40.17	01/12/2000	\$40.17
08/12/1999	\$40.17	02/15/2000	\$40.17
09/13/1999	\$40.17	03/14/2000	\$40.17
10/13/1999	\$40.17	04/12/2000	\$40.17
11/12/1999	\$40.17		

* Each payment includes a \$3.00 service charge.

Pay Bill

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Figure 53B

Insured Accounts	
<ul style="list-style-type: none"> Search by Policy Search by Customer Multiple Pay My Policies Now Policy Payment Customer Notes 	<div> <div> <div>Last Name:</div> <div>Smith</div> </div> <div> <div>First Name:</div> <div>John</div> </div> </div> <div> <div> <div>Policy Number:</div> <div>111-548-996</div> </div> <div> <div>Type of Policy:</div> <div>select a policy ▾</div> </div> </div> <div> <div> <div>Cycle:</div> <div>select a cycle ▾</div> </div> <div> <div>Inception Date :</div> <div>03 ▾ Jan ▾ 2000 ▾</div> </div> </div> <div> <div> <div>Amt of Current Payment:</div> <div>50.00</div> </div> <div> <div> <div>select a policy ▾</div> <div>Auto</div> <div>Home</div> <div>Life</div> </div> </div> </div> <div> <div>Continue</div> <div>Cancel</div> </div>

Figure 54

Answers

Discussion

► **Search by Policy**

Policy

► **Search by Customer**

► **Multiple Pay**

► **My Policies**

► **New Policy**
Payment

► **Customer Notes**

Last Name:	Smith	Policy Number:	111-548-996
First Name:	John	Inception Date:	01/03/2000

First Name: John

Policy Number: 111-548-996
Inception Date: 01/03/2000

01/03/2000

[illegible][illegible]

Amount Due

Date Due

Status

111-548-996

\$50.00

01/03/2000

Unpaid

Pay Selected

Figure 55

Payment details

select	Policy No	Amount Due	Date Due	Amount to Apply	Payment type
<input checked="" type="checkbox"/>	111-548-996	\$50.00	01/03/2000	50.00	Cash

Continue

- ▶ **My Policies**
- ▶ **New Policy Payment**
- ▶ **Customer Notes**

Figure 56

အသံသရာ

Payment details

Policy No	Amount Due	Date Due	Amount to Apply	Payment Type
111-548-996	\$50.00	01/03/2000	\$50.00	Cash

- ▶ **Search by Policy**
- ▶ **Search by Customer**
- ▶ **Multiple Pay**

- ▶ **Search by Customer**
- ▶ **Multiple Pay**

► **Multiple Pay**

► **My Policies**

► **New Policy Payment**

Payment

▶ **Customer Notes**

Notes

Figure 57

Assouline

Customer Notes

Policy	Note ID	Reminder Date	Status
Search by Policy	111-543-4325	01-16-2000	Complete
Search by Customer	111-543-4326	01-11-2000	Incomplete
Multiple Pay	111-543-4327	N/A	N/A

○

- ▶ **My Policies**
- ▶ **Now Policy Payment**
- ▶ **Customer Notes**

Assessment

Place Note

▶ **Search by Policy**

Policy Number : 111-543-4325

Search by:

Class: Follow up

► **Search by Customer**

Subject: Bill Inquiry

► **Multiple Pay**

Texts

► **My Policies**

Remember to call Andrew to make sure he received the paper work in the mail.

► **New Policy**
Payment

► **Customer Notes**

Follow up Date: 01-16-2000

Complete: 17

Submit

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Figure 59

005040-00000000

Colton
Sales
INSURANCE

Insured
Accounts

Agent
Options

Logout

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Derivation
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Agent
Options

Start Date : 03 Dec 1999
End Date : 03 Jan 2000

View Report

▶ Cash Report

▶ Agency
Payment

▶ Commission
Statements

▶ Commission
Report

▶ Other Reports

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Figure 60

Cotton States Insurance
 Insured Accounts Agent Options Logout

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 Internet Billing that Pays

Agent Options

Cash Report
 Agency Payment
 Commission Statements
 Commission Report
 Other Reports

Policy Number	Payment Instrument	Amount
111-348-192	Cash	\$110.01
121-364-446	Money Order	\$20.15
131-543-896	Cash	\$178.24
	Total:	\$308.40

Balance on 12/03/1999: \$250.03
 Cash in Money Order Transactions from 12/03/1999 to 01/03/2000: \$308.40
 Less Agency Payments made between 12/03/1999 to 01/03/2000: (\$250.03)
 Amount due on 01/03/2000: **\$308.40**

[Pay Home Office](#)

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Figure 61

Cotton States Insurance		Insured Accounts	Agent Options
			Logout
powered by Derivion™ Internet Billing that Pays			

Agent Options	For the week of 12/31/98:
▶ Cash Report	Total Due to Headquarter : \$ 308.40
▶ Agency Payment	Amount to Submit : _____
▶ Commission Statements	Effective Date : 03 Jan 2000
▶ Commission Report	Transmit Agency Payment
▶ Other Reports	

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Figure 62

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Figure 63

Options

Payment details

► Cash Report

► **Agency Payment**

► Commission Statements

Commission Report

► Other Reports

Policy No.	Amount Due	Due Date	Amount to Apply	Payment Type
111-548-996	\$30.00	01/03/2000	\$30.00	Cash

Confirm

Cancel

Figure 64

Options:

Options

► **Cash Report**

► **Agency Payment**

► **Commission Statements**

► Commission Report

► Other Reports

Receipts Based on Dates

Payments to Home Office

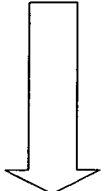
powered by 
Derivation
Internet Billing that Pays.

Internet Billing (not pays)

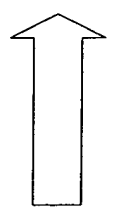
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Figure 65

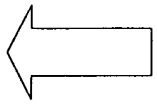
CUSTOMER INFORMATION
* Customer Name
* Address
* Zip Code
* Customer Since
* Class of Service
* Payment Method
* Payment Type



RULES
* Present
* Absent
* Greater Than
* Less Than
* Equal To
* Not Equal To
* Expiration Time
* Start Time



BILL INFORMATION
* Bill Amount
* Bill Date
* Due Date
* Department
* Account #
* Station



VIRTUAL GROUP

Figure 66